



***Double Indemnity for Accidental Death or Permanent Total Disablement in Greater Bay Area***

THIS POLICY IS EXTENDED TO PROVIDE THE DOUBLE INDEMNITY BENEFIT UP TO THE SUM INSURED STATED IN THE SCHEDULE OF BENEFITS AND TO THE EXTENT HEREIN LIMITED AND PROVIDED:

**BENEFIT**

In the event the Insured Person suffers Accidental Death or Permanent Disablement while travelling in or on, boarding or alighting from any Public Common Carrier as a fare paying passenger (not as an operator or crew member) within the Greater Bay Area, the Company will pay the Double Indemnity Benefit stated in the Schedule of Benefits for the selected Plan, while the Accidental Death and Permanent Disablement Benefit under the policy is payable.

**DEFINITION**

“**Public Common Carrier**” shall mean bus, coach, taxi, ferry, hovercraft, hydrofoil, ship, train, tram or underground train, all provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any fixed wing aircraft provided and operated by an airline company which is duly licensed for the regular transportation of fare-paying passengers and flying to established fixed schedule and route.

“**Greater Bay Area**” shall mean the Guangdong-Hong Kong-Macao Greater Bay Area which is comprised of the two Special Administrative Regions of Hong Kong and Macao, and the nine municipalities of Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen and Zhaoqing in Guangdong Province.

**EXCLUSIONS**

The Company will not pay under this coverage any claim in connection with:

- a. Any Sickness.
- b. Any loss in the situation that the common carrier which the Insured Person rides is not legally licensed to carry passengers for hire.

**This rider is subject to all terms and conditions set forth above and those of the policy, except as herein modified.**